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CONFIRMATION NO. 2311

<b>SERIAL NUMBER</b> 09/474,492	<b>FILING OR 371(c) DATE</b> 12/29/1999 <b>RULE</b>	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 3691	<b>ATTORNEY DOCKET NO.</b> E-974	
<b>APPLICANTS</b> THOMAS J. FOTH, TRUMBULL, CT; BRIAN M. ROMANSKY, MONROE, CT; <b>** CONTINUING DATA *****</b> <i>NONE (H)</i> <b>** FOREIGN APPLICATIONS *****</b> <i>NONE (H)</i> <b>IF REQUIRED, FOREIGN FILING LICENSE GRANTED</b> <b>** 02/07/2000</b>					
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after met Allowance Verified and Acknowledged <i>(Signature)</i> Initials		<b>STATE OR COUNTRY</b> CT	<b>SHEETS DRAWING</b> 6	<b>TOTAL CLAIMS</b> 12	<b>INDEPENDENT CLAIMS</b> 1
<b>ADDRESS</b> 919					
<b>TITLE</b> METHOD AND APPARATUS FOR PROVIDING ELECTRONIC REFUNDS IN AN ONLINE PAYMENT SYSTEM					
<b>FILING FEE RECEIVED</b> 846	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit		